

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,360	18.81%	\$1,460	\$327	22.40%
2	State Farm Mut Auto Ins Co	25178	IL	\$536	7.41%	\$512	\$65	12.62%
3	Farmers Ins Exch	21652	CA	\$420	5.81%	\$410	\$114	27.88%
4	American States Ins Co	19704	IN	\$410	5.67%	\$389	\$119	30.61%
5	Truck Ins Exch	21709	CA	\$345	4.77%	\$347	\$44	12.83%
6	Zurich American Ins Co	16535	NY	\$309	4.27%	\$290	\$24	8.30%
7	Grange Ins Assn	22101	WA	\$284	3.92%	\$297	\$144	48.42%
8	Unigard Ins Co	25747	WA	\$202	2.79%	\$203	\$64	31.72%
9	Progressive Northwestern Ins Co	42919	WA	\$202	2.79%	\$186	\$48	25.86%
10	Progressive American Ins Co	24252	FL	\$194	2.69%	\$172	\$136	78.82%
11	Progressive Cas Ins Co	24260	OH	\$188	2.60%	\$171	\$72	41.75%
12	American Economy Ins Co	19690	IN	\$140	1.94%	\$135	\$23	16.98%
13	Progressive Northern Ins Co	38628	WI	\$130	1.80%	\$133	\$109	81.97%
14	Financial Ind Co	19852	CA	\$117	1.62%	\$104	\$38	36.91%
15	Allstate Ind Co	19240	IL	\$117	1.62%	\$116	\$107	92.07%
16	Northland Ins Co	24015	MN	\$107	1.48%	\$101	\$30	29.56%
17	Great West Cas Co	11371	NE	\$105	1.46%	\$91	(\$25)	(27.21)%
18	North Pacific Ins Co	23892	OR	\$94	1.30%	\$87	(\$3)	(3.03)%
19	Ace American Ins Co	22667	PA	\$93	1.28%	\$45	\$19	42.15%
20	American States Preferred Ins Co	37214	IN	\$84	1.16%	\$60	\$30	50.56%
21	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$71	0.99%	\$38	\$15	40.92%
22	Allstate Ins Co	19232	IL	\$71	0.98%	\$84	\$184	220.13%
23	OneBeacon Ins Co	21970	PA	\$68	0.93%	\$58	\$56	96.72%
24	Nationwide Mut Ins Co	23787	OH	\$65	0.89%	\$26	\$33	127.46%
25	Ohio Cas Ins Co	24074	OH	\$60	0.84%	\$45	\$2	5.50%
26	American Ins Co	21857	NE	\$59	0.81%	\$51	(\$1)	(2.65)%
27	American & Foreign Ins Co	24589	DE	\$57	0.79%	\$65	\$74	112.98%
28	Oregon Automobile Ins Co	23922	OR	\$52	0.72%	\$28	\$6	19.90%
29	Travelers Property Cas Of Amer	25674	CT	\$51	0.70%	\$59	(\$64)	(108.22)%
30	Cornhusker Cas Co	20044	NE	\$46	0.63%	\$41	(\$15)	(35.71)%
31	American Cas Co Of Reading PA	20427	PA	\$45	0.62%	\$58	(\$31)	(54.17)%
32	Firemans Fund Ins Co	21873	CA	\$39	0.55%	\$38	\$14	37.71%
33	Western Natl Assur Co	24465	WA	\$39	0.54%	\$34	\$7	21.54%
34	Progressive Preferred Ins Co	37834	OH	\$39	0.54%	\$38	\$13	33.86%
35	American Zurich Ins Co	40142	IL	\$35	0.49%	\$18	\$7	39.00%
36	American Home Assur Co	19380	NY	\$35	0.48%	\$28	(\$1)	(1.95)%
37	Federated Mut Ins Co	13935	MN	\$34	0.48%	\$37	\$1	3.87%
38	Mid-Century Ins Co	21687	CA	\$34	0.47%	\$44	(\$30)	(69.68)%
39	Travelers Ind Co Of Amer	25666	CT	\$32	0.44%	\$24	\$15	63.96%
40	Continental Western Ins Co	10804	IA	\$30	0.41%	\$26	\$0	0.00%
All 194 Other Companies				\$831	11.49%	\$922	\$108	11.77%
Totals (Loss Ratio is average)				\$7,231	100.00%	\$7,069	\$1,881	26.60%

(1)Excluding all Loss Adjustment Expenses (LAE)